

MOPERM

NEWSLETTER

SUMMER 2025 / RELEASED JULY 2025

Please share this newsletter with employees, officials, and board members.



AT A GLANCE

MISSOURI STATE HOLIDAYS

The MOPERM offices will be closed in observance of the following holidays:

Labor Day	September 1
Columbus Day	October 13
Veterans Day	November 11
Thanksgiving Day	November 27

RENEWALS

July 1st Renewals

Renewal coverage documents have been emailed to members and agents. If you have not received yours, please contact MOPERM's Underwriting Department.

October 1st Renewals

August 1: Surveys due

September 1: Policies and invoices released.

October 1: Renewal payments due.

PARK & PLAYGROUND SAFETY

As parks fill with activity this summer, it's an ideal time for members to revisit a key safety responsibility: playground inspections. These proactive checks are essential to preventing injuries, minimizing liability, and maintaining public trust.

Each year, more than 200,000 children in the U.S. are treated for playground-related injuries. While some are due to normal play, many result from preventable issues like damaged equipment, worn surfacing, or poor maintenance.



Why Inspections Matter:

- Identify and fix hazards before they cause harm
- Ensure compliance with **CPSC** and **ASTM** safety standards
- Demonstrate due diligence in liability claims
- Build community trust by prioritizing safety

What to Look For:

- Broken or missing equipment parts
- Inadequate or displaced safety surfacing
- Sharp edges, rust, entanglement risks, or vandalism
- Obstructed or unsafe fall zones around equipment

Best Practices:

- Conduct **monthly visual inspections**
- Schedule **annual comprehensive audits** with a CPSI (Certified Playground Safety Inspector)
- Keep detailed records of inspections, maintenance, and repairs
- Train maintenance staff to recognize hazards
- Encourage the public to report concerns

Playgrounds are valuable community assets. A structured inspection program not only protects children—it protects your organization. A little prevention goes a long way toward safer play and reduced risk.

For training or inspection templates, contact MOPERM's Member Services Department at memberservices@moperm.com.

HEAT ILLNESS PREVENTION FOR OUTDOOR WORKERS

With summer in full swing, it's essential for public entities to protect employees who work outdoors—such as parks crews, public works, and custodial staff—from the dangers of **heat-related illness**. High temperatures and humidity can lead to **heat exhaustion** or **heat stroke**, which can become serious quickly if not recognized and treated.

Prevention Starts with Awareness. Outdoor workers should be trained to recognize early symptoms: heavy sweating, dizziness, headache, nausea, and muscle cramps. **Confusion or fainting** may signal heat stroke—an emergency that requires immediate medical attention.

Practical Safety Measures:

- **Hydration:** Encourage water breaks every 15–20 minutes, even if workers aren't thirsty.
- **Rest:** Provide frequent breaks in shaded or cool areas.
- **Work Scheduling:** Plan strenuous tasks in the early morning or late afternoon.
- **Clothing:** Promote lightweight, breathable, and light-colored clothing.
- **Buddy System:** Have workers check on each other for signs of heat stress.

Supervisor Responsibilities:

- Monitor heat index and adjust work accordingly
- Ensure access to water, shade, and first aid
- Provide heat illness training and encourage reporting symptoms early



By taking these precautions, MOPERM members can reduce risk and keep employees safe throughout the summer.

MAPS TRAINING

MOPERM offers virtual training to all agents and members on how to navigate the MOPERM Account Portal System (MAPS). If you would be interested in setting up a training session, please contact the member services department at memberservices@moperm.com or calling 888-389-8198.

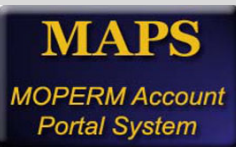
MOPERM MAPS PORTAL

MAPS is a great asset and allows access to valuable information about a member's coverage.

A User ID and password are required to log into MAPS. If you would like to schedule a visit or conference call to learn more about the MAPS portal and receive a User ID and password, please contact:

Lori Collins at lori-collins@moperm.com or 888-389-8198, ext 1121

Lori can assist if you are unable to locate your password and user ID. You may also contact Daniel Webb at 888-389-8198, ext 1116 or Daniel-webb@moperm.com for assistance.



Please be advised that each member and agency is assigned a single sign-on for MAPS, which should be shared with individuals requiring access to their policies.

QUESTIONS OR COMMENTS? CONTACT:

Member Services

Email: memberservices@moperm.com

Phone: 888-389-8198

Fax: 573-751-8276

www.moperm.com



Access MOPERM's online course catalog by clicking this icon at www.moperm.com.